

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL E KRUPA  
MARY ANN KRUPA  
Debtor(s)

Case No. 07-23402

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/13/2007.
- 2) The plan was confirmed on 03/19/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/03/2009, 06/17/2010.
- 5) The case was converted on 10/26/2011.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,442.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$116,424.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$116,424.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,159.00
Other	\$500.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,659.00**

Attorney fees paid and disclosed by debtor: \$3,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	NA	0.20	0.20	0.00	0.00
ALLY FINANCIAL	Secured	5,709.00	5,709.00	5,709.00	5,709.00	429.78
CAPITAL ONE BANK	Unsecured	1,035.17	1,098.82	1,098.82	0.00	0.00
CAPITAL ONE BANK	Unsecured	259.85	299.36	299.36	0.00	0.00
CHASE HOME EQUITY	Secured	451.92	NA	NA	0.00	0.00
CHASE HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	3,804.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,486.00	7,485.42	7,485.42	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	3,048.39	3,048.39	3,048.39	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	844.61	844.61	844.61	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	955.09	968.56	968.56	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	407.00	388.72	388.72	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,084.03	1,084.03	1,084.03	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	575.00	589.45	589.45	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	742.36	785.60	785.60	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	862.00	838.02	838.02	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	13,760.21	14,108.75	14,108.75	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	934.05	985.40	985.40	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	970.24	962.42	962.42	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	751.16	497.16	497.16	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	4,390.00	4,403.39	4,403.39	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	84,844.59	19,040.15	19,040.15	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	17,464.00	17,464.00	1,782.03	0.00
INTERNAL REVENUE SERVICE	Secured	75,700.00	75,700.00	75,700.00	75,700.00	12,859.69
JOLIET CATHOLIC ACADEMY	Unsecured	878.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,104.88	1,162.71	1,162.71	0.00	0.00
OLD NATIONAL BANK	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,956.60	5,902.37	5,902.37	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,911.61	4,911.61	4,911.61	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	630.00	670.59	670.59	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	175.28	208.20	208.20	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	856.80	907.57	907.57	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	266.72	245.18	245.18	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	166.52	201.06	201.06	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,475.00	2,593.52	2,593.52	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	481.01	568.93	568.93	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	523.81	567.47	567.47	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	17,577.93	18,116.61	18,116.61	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,000.00	14,581.55	14,581.55	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	823.24	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	255.27	251.30	251.30	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	465.31	603.70	603.70	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	0.13	0.13	0.00	0.00
SANTANDER CONSUMER USA	Secured	5,394.00	5,394.00	5,394.00	5,394.00	659.31
STERLING INC	Secured	188.00	187.98	187.98	187.98	2.28
WASHINGTON MUTUAL CARD SERV	Unsecured	2,664.00	2,486.21	2,486.21	0.00	0.00
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO HOME MORT	Secured	21,287.08	7,040.93	7,040.93	7,040.93	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,040.93	\$7,040.93	\$0.00
Debt Secured by Vehicle	\$11,103.00	\$11,103.00	\$1,089.09
All Other Secured	\$75,887.98	\$75,887.98	\$12,861.97
<b>TOTAL SECURED:</b>	<b>\$94,031.91</b>	<b>\$94,031.91</b>	<b>\$13,951.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,464.00	\$1,782.03	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,464.00</b>	<b>\$1,782.03</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$111,407.16</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,659.00</u>
Disbursements to Creditors	<u>\$109,765.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$116,424.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/18/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.